

# *Exhibit A*

**National Recovery Solutions, LLC**  
 PO BOX 322  
 Lockport, NY 14095-0322  
[www.nrsecurepay.com](http://www.nrsecurepay.com)

Hours of Operation: 8am - 9pm EST Monday - Friday  
 8am - 5pm EST Saturday

Telephone 1-855-677-4026

| CURRENT CREDITOR        |               |             |
|-------------------------|---------------|-------------|
| US ASSET MANAGEMENT INC |               |             |
| ORIGINAL CREDITOR       |               |             |
| SMB PRIVATE ED LO       |               |             |
| ACCOUNT INFO            | MASTER NUMBER | AMOUNT DUE  |
| 5852500007025609        | E34840        | \$26,610.58 |

**Negotiate Your Own Settlement Online!**

You can visit [www.nrsecurepay.com](http://www.nrsecurepay.com) and use the **Smart Negotiator**.  
 Make an offer without the hassle of speaking to a live collector. Create a plan that works for you!

August 29, 2018

Dear JEAN M PETTAWAY,

US ASSET MANAGEMENT INC has purchased the above referenced account that you originally opened with SMB PRIVATE ED LO and has placed your account with our agency for collection.

At this time, National Recovery Solutions will accept **\$21,288.46** as settlement in full for the above-mentioned account. Please contact us at **1-855-677-4026** to make payment arrangements, or to discuss this matter further. You can also visit our website, [www.nrsecurepay.com](http://www.nrsecurepay.com), and view the options available to resolving your account. This offer is time sensitive and must be received in our office on or before **10/09/2018**.

Upon clearance of said funds, your account will be considered settled. Should you have any further questions regarding this opportunity please contact our office today.

*Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days that the account is in dispute, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you the name and address of the original creditor if different from the current creditor.*

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.

Sincerely,

Adam Wertman  
 Sr. Account Specialist

New York City Residents: The company's New York City Department of Consumer Affairs Collection agency number is: 1246081

As of the date of this letter, you owe **\$26,610.58**. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

**IMPORTANT INFORMATION CAN BE FOUND ON THE BACK OF THIS PAGE...**

*Please detach and return bottom portion in the enclosed envelope with your payment*

35A RUST LANE  
 BOERNE, TX 78006-8202

| NATIONAL RECOVERY SOLUTIONS OFFERS EASY PAYMENT OPTIONS |             |                    |
|---|-------------|--------------------|
| PAY ONLINE NOW * PAY by PHONE * PAY by MAIL             |             |                    |
| Check Money Order Visa MasterCard American Express      |             |                    |
| REGARDING   |             |                    |
| SMB PRIVATE ED LO                                       |             |                    |
| MASTER NUMBER   | AMOUNT DUE  | AMOUNT ENCLOSED \$ |
| E34840  | \$26,610.58 |                    |

IW

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JEAN M PETTAWAY  
 1558 UNIONPORT RD  
 BRONX NY 10462-7813



NATIONAL RECOVERY SOLUTIONS, LLC  
 PO BOX 322  
 LOCKPORT NY 14095-0322

**For further information, write the undersigned or call 1-855-677-4026.**

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.